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| FORM B1 United States Bankruptcy Eastern District of Virgini   |  | <b>Voluntary Petition</b>                |  |  |  |
|--|--|--|--|--|--|
| Name of Debtor (if individual, enter Last, First, Middle): Golightly, Thomas George  | Name of Joint Debtor (Spouse) (Last, 1 Golightly, Cheryl Butts   | First, Middle):                          |  |  |  |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):   | All Other Names used by the Joint Del<br>(include married, maiden, and trade na<br>fka Cheryl Nicole Butts                     | =  |  |  |  |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):  | Last four digits of Soc. Sec. No. / Comp (if more than one, state all):  | elete EIN or other Tax I.D. No.          |  |  |  |
| xxx-xx-6834  Street Address of Debtor (No. & Street, City, State & Zip Code): 1530-B Piper Square Drive Hopewell, VA 23860   | Street Address of Joint Debtor (No. & S<br>1530-B Piper Square Drive<br>Hopewell, VA 23860                                     | treet, City, State & Zip Code):          |  |  |  |
| County of Residence or of the Principal Place of Business: Hopewell City   | County of Residence or of the Principal Place of Business:   | vell City                                |  |  |  |
| Mailing Address of Debtor (if different from street address):  | Mailing Address of Joint Debtor (if dif  | ferent from street address):             |  |  |  |
| Location of Principal Assets of Business Debtor (if different from street address above):  |  |  |  |  |  |
| Venue (Check any applicable box)  ☐ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general principal place preceding the date of this petition or for a longer part of such 180   | days than in any other District.   |  |  |  |  |
| Type of Debtor (Check all boxes that apply)  ☐ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank   | Chapter or Section of Bankru the Petition is Filed Chapter 7 ☐ Chapter Chapter 9 ☐ Chapter Sec. 304 - Case ancillary to foreig | (Check one box) er 11 ☐ Chapter 13 er 12 |  |  |  |
| Nature of Debts (Check one box)  ■ Consumer/Non-Business □ Business  | Filing Fee (Chec   | ck one box)                              |  |  |  |
| Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined in 11 U.S.C. § 101  Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)  Filing Fee to be paid in installments (Applicable to individuals or Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installment Rule 1006(b). See Official Form No. 3. |  |  |  |  |  |
| Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |  |  |  |  |  |
| Estimated Number of Creditors 1-15 16-49 50-99 100-15  |  |  |  |  |  |
| \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m   | 0,001 to \$50,000,001 to More than illion \$100 million \$100 million  |  |  |  |  |
| \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m   | 0,001 to \$50,000,001 to More than illion \$100 million \$100 million  |  |  |  |  |

| (Official Fo@@@@1 <b>043</b> )33522-DOT  |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
| Voluntary Petition Document  | nage deotriss   | FORM B1, Page 2                                  |  |  |  |  |
| (This page must be completed and filed in every case)  | Golightly, Thomas George  |  |  |  |  |  |
|  | Golightly, Cheryl Butts   |  |  |  |  |  |
| Prior Bankruptcy Case Filed Within Last 6  | Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) |  |  |  |  |  |
| Location   | Case Number:  | Date Filed:                                      |  |  |  |  |
| Where Filed: - None -  |   |  |  |  |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or   | Affiliate of this Debtor (If more than  | one, attach additional sheet)                    |  |  |  |  |
| Name of Debtor:  | Case Number:  | Date Filed:                                      |  |  |  |  |
| - None -   |   |  |  |  |  |  |
| District:  | Relationship:   | Judge:   |  |  |  |  |
|  |   |  |  |  |  |  |
| Sign   | atures  |  |  |  |  |  |
| Signature(s) of Debtor(s) (Individual/Joint)   | 1   | hibit A  |  |  |  |  |
| I declare under penalty of perjury that the information provided in this   |   | ed to file periodic reports (e.g., forms         |  |  |  |  |
| petition is true and correct.  | 10K and 10Q) with the Securities an   | nd Exchange Commission pursuant to               |  |  |  |  |
| [If petitioner is an individual whose debts are primarily consumer debts   | Section 13 or 15(d) of the Securities   | Exchange Act of 1934 and is                      |  |  |  |  |
| and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand | requesting relief under chapter 11)   | la a part of this patition                       |  |  |  |  |
| the relief available under each such chapter, and choose to proceed under  | ☐ Exhibit A is attached and mad   | <u> </u>   |  |  |  |  |
| chapter 7.   |   | <b>hibit B</b><br>f debtor is an individual      |  |  |  |  |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.                                     | whose debts are pri   | marily consumer debts)                           |  |  |  |  |
| Code, specified in this pendon.  | I, the attorney for the petitioner nam  | ed in the foregoing petition, declare            |  |  |  |  |
| X/s/ Thomas George Golightly   | that I have informed the petitioner th  |  |  |  |  |  |
| Signature of Debtor Thomas George Golightly  | chapter 7, 11, 12, or 13 of title 11, U explained the relief available under                |  |  |  |  |  |
|  | _   | _  |  |  |  |  |
| X /s/ Cheryl Butts Golightly   | X <u>/s/ Richard F. Papcun 744</u><br>Signature of Attorney for Debto                       |  |  |  |  |  |
| Signature of Joint Debtor Cheryl Butts Golightly   | Richard F. Papcun 7445  | n(s) Date  |  |  |  |  |
| T. 1 . 1 . 1 . /IC   |   | hibit C  |  |  |  |  |
| Telephone Number (If not represented by attorney)  | Does the debtor own or have posses  | sion of any property that poses                  |  |  |  |  |
| April 9, 2004  | a threat of imminent and identifiable   | harm to public health or                         |  |  |  |  |
| Date   | safety?  ☐ Yes, and Exhibit C is attached   | l and made a part of this patition               |  |  |  |  |
| Signature of Attorney  V /s/ Richard F. Papcun 7445  | No  | and made a part of this petition.                |  |  |  |  |
| A  | Signature of Non-At   | torney Petition Preparer                         |  |  |  |  |
| Signature of Attorney for Debtor(s)  | I certify that I am a bankruptcy petit  | = =  |  |  |  |  |
| Richard F. Papcun 7445   | § 110, that I prepared this document for compensation, and that I have                      |  |  |  |  |  |
| Printed Name of Attorney for Debtor(s)   | provided the debtor with a copy of the  | his document.                                    |  |  |  |  |
| Richard F. Papcun, P.C.  | <u></u>   |  |  |  |  |  |
| Firm Name 625 Southpark Boulevard  | Printed Name of Bankruptcy Pe   | etition Preparer                                 |  |  |  |  |
| Colonial Heights, VA 23834   |   |  |  |  |  |  |
|  | Social Security Number (Require   | red by 11 U.S.C.§ 110(c).)                       |  |  |  |  |
| Address  |   |  |  |  |  |  |
| _(804) 520-0100 Fax: (804) 520-5194  |   |  |  |  |  |  |
| Telephone Number   | Address   |  |  |  |  |  |
| April 9, 2004  | N 10 110 1  |  |  |  |  |  |
| Date   | prepared or assisted in preparing   | bers of all other individuals who this document: |  |  |  |  |
| Signature of Debtor (Corporation/Partnership)  | propured or assisted in proparing   | 5 uns document.                                  |  |  |  |  |
| I declare under penalty of perjury that the information provided in this   |   |  |  |  |  |  |
| petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.                                     |   |  |  |  |  |  |
| The debtor requests relief in accordance with the chapter of title 11,   | If more than one person prepare   | ed this document, attach additional              |  |  |  |  |
| United States Code, specified in this petition.  | sheets conforming to the approp   | oriate official form for each person.            |  |  |  |  |
| X  | l <sub>X</sub>  |  |  |  |  |  |
| X  | Signature of Bankruptcy Petition  | n Preparer                                       |  |  |  |  |
| Signature of Audiorized Individual   | ]   |  |  |  |  |  |
| Printed Name of Authorized Individual  | Date  |  |  |  |  |  |
| Timed Name of Admonized Individual   |   |  |  |  |  |  |
| Title of Authorized Individual   | A bankruptcy petition preparer's  |  |  |  |  |  |
| True of Audiorized individual  | provisions of title 11 and the Fe<br>Procedure may result in fines or                       |  |  |  |  |  |
| Data   | U.S.C. § 110; 18 U.S.C. § 156.  | r 01 00m. 11                                     |  |  |  |  |
| Date   | 1   |  |  |  |  |  |

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### United States Bankruptcy Court Eastern District of Virginia

| In re | Thomas George Golightly, Cheryl Butts Golightly |         | Case No. |   |  |
|-------|---|---------|----------|---|--|
| •     |   | Debtors | Chapter  | 7 |  |

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

|   |                      |                  | AM                | OUNTS SCHEDULED |          |
|---|----------------------|------------------|-------------------|-----------------|----------|
| NAME OF SCHEDULE                                      | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES     | OTHER    |
| A - Real Property                                     | Yes                  | 1                | 0.00              |                 |          |
| B - Personal Property                                 | Yes                  | 4                | 6,775.00          |                 |          |
| C - Property Claimed as Exempt                        | Yes                  | 1                |                   |                 |          |
| D - Creditors Holding Secured<br>Claims               | Yes                  | 1                |                   | 0.00            |          |
| E - Creditors Holding Unsecured<br>Priority Claims    | Yes                  | 1                |                   | 0.00            |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims | Yes                  | 7                |                   | 66,874.00       |          |
| G - Executory Contracts and<br>Unexpired Leases       | Yes                  | 1                |                   |                 |          |
| H - Codebtors   | Yes                  | 1                |                   |                 |          |
| I - Current Income of Individual<br>Debtor(s)         | Yes                  | 1                |                   |                 | 1,072.33 |
| J - Current Expenditures of<br>Individual Debtor(s)   | Yes                  | 1                |                   |                 | 1,260.00 |
| Total Number of Sheets of ALL S                       | Schedules            | 19               |                   |                 |          |
|   | Т                    | otal Assets      | 6,775.00          |                 |          |
|   |                      |                  | Total Liabilities | 66,874.00       |          |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

### Debtors

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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| In re | Thomas George Golightly, | Case No |
|-------|--------------------------|---------|
| _     | Cheryl Butts Golightly   |         |

### Debtors SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$ 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

|    | Type of Property  | N<br>O<br>N<br>E | D '.' 11 .' CD .                                      | Husband,<br>Wife,<br>Joint, or<br>Community | Debtor's Interest in Property without Deducting any |
|----|---|------------------|---|---|---|
| 1. | Cash on hand  | X                |   |   |   |
| 2. | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | Savings Account with Bellwood Federal Credit<br>Union | t W   | 5.00  |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others.  |                  | Security Deposit with Wachovia                        | w   | 80.00   |
| 4. | Household goods and furnishings, including audio, video, and computer equipment.  |                  | Household Goods and Furnishings                       | J   | 2,190.00  |
| 5. | Books, pictures and other art<br>objects, antiques, stamp, coin,<br>record, tape, compact disc, and<br>other collections or collectibles.   | X                |   |   |   |
| 6. | Wearing apparel.  |                  | Debtor & Joint Debtor's Clothing                      | J   | 300.00  |
| 7. | Furs and jewelry.   |                  | Wedding & Engagement Rings                            | J   | 200.00  |
|    |   |                  | Watches, Rings  | J   | 200.00  |
| 8. | Firearms and sports, photographic, and other hobby equipment.   |                  | Camcorder   | J   | 200.00  |
| 9. | Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.  | X                |   |   |   |
|    |   |                  |   | Sub-To<br>(Total of this page               |   |

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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| In  | re Thomas George Golightly Cheryl Butts Golightly   | <b>/</b> ,       |                             | Case No.                                  |  |
|-----|---|------------------|-----------------------------|---|--|
|     | - Cheryr Butts Golightiy  | SCHEDU           | Debtors LE B. PERSONAL PI   |   |  |
|     |   |                  | (Continuation She           | et)                                       |  |
|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of | Property Husband Wife, Joint, or Communit | Debtor's Interest in Property, without Deducting any |
| 10. | Annuities. Itemize and name each issuer.  | X                |                             |   |  |
| 11. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.  | X                |                             |   |  |
| 12. | Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |                             |   |  |
| 13. | Interests in partnerships or joint ventures. Itemize.   | X                |                             |   |  |
| 14. | Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X                |                             |   |  |
| 15. | Accounts receivable.  | x                |                             |   |  |
| 16. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |                             |   |  |
| 17. | Other liquidated debts owing debtor including tax refunds. Give particulars.  | 2003 Inco        | ome Tax Refund              | J   | 3,000.00   |
| 18. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X                |                             |   |  |
| 19. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                             |   |  |
|     |   |                  |                             |   |  |
|     |   |                  |                             | Sub-T<br>(Total of this page              |  |

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Sheet 1 of 3 continuation sheets attached

to the Schedule of Personal Property

| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

### Debtors SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

|     |  |                  | (Continuation Sheet)                 |   |   |
|-----|--|------------------|--------------------------------------|---|---|
|     | Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Market Value of<br>Debtor's Interest in Property<br>without Deducting any<br>Secured Claim or Exemption |
| 20. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | Х                |                                      |   |   |
| 21. | Patents, copyrights, and other intellectual property. Give particulars.  | X                |                                      |   |   |
| 22. | Licenses, franchises, and other general intangibles. Give particulars.   | X                |                                      |   |   |
| 23. | Automobiles, trucks, trailers, and   | 1983             | Chrysler Town                        | н   | 200.00  |
|     | other vehicles and accessories.  | 1996             | Toyota Camry LE (Bad Motor)          | Н   | 300.00  |
|     |  | 1990             | Chevrolet Corsica (Bad Motor)        | W   | 50.00   |
|     |  | 1986             | Chrysler New Yorker (Not Running)    | W   | 50.00   |
| 24. | Boats, motors, and accessories.  | X                |                                      |   |   |
| 25. | Aircraft and accessories.  | X                |                                      |   |   |
| 26. | Office equipment, furnishings, and supplies.   | X                |                                      |   |   |
| 27. | Machinery, fixtures, equipment, and supplies used in business.   | X                |                                      |   |   |
| 28. | Inventory.   | X                |                                      |   |   |
| 29. | Animals.   | X                |                                      |   |   |
| 30. | Crops - growing or harvested. Give particulars.  | X                |                                      |   |   |
| 31. | Farming equipment and implements.  | X                |                                      |   |   |
|     | Farm supplies, chemicals, and feed.  | X                |                                      |   |   |

Sub-Total > 600.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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| In re | Thomas George Golightly                           | y,               |   | Case No.                                    |  |
|-------|---|------------------|---|---|--|
|       | Cheryl Butts Golightly                            |                  | Debtors  OULE B. PERSONAL PROPE  (Continuation Sheet) |   |  |
|       | Type of Property                                  | N<br>O<br>N<br>E | Description and Location of Propert                   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Market Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|       | ner personal property of any kind already listed. | х                |   |   |  |
|       |   |                  |   |   |  |
|       |   |                  |   |   |  |
|       |   |                  |   |   |  |
|       |   |                  |   |   |  |

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 6,775.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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| In re | Thomas George Golightly, | Case No |
|-------|--------------------------|---------|
|       | Cheryl Butts Golightly   |         |

#### Debtors

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| Description of Property  | Specify Law Providing<br>Each Exemption | Value of<br>Claimed<br>Exemption | Current Market Value of<br>Property Without<br>Deducting Exemption |
|--|---|----------------------------------|--|
| Household Goods and Furnishings<br>Household Goods and Furnishings         | Va. Code Ann. § 34-26(4a)               | 2,190.00                         | 2,190.00   |
| Wearing Apparel Debtor & Joint Debtor's Clothing                           | Va. Code Ann. § 34-26(4)                | 300.00                           | 300.00   |
| Furs and Jewelry<br>Wedding & Engagement Rings                             | Va. Code Ann. § 34-26(1a)               | 200.00                           | 200.00   |
| Watches, Rings   | Va. Code Ann. § 34-26(4)                | 200.00                           | 200.00   |
| Other Liquidated Debts Owing Debtor Including Ta<br>2003 Income Tax Refund | <u>x Refund</u><br>Va. Code Ann. § 34-4 | 3,000.00                         | 3,000.00   |
| Automobiles, Trucks, Trailers, and Other Vehicles<br>1983 Chrysler Town    | Va. Code Ann. § 34-26(8)                | 200.00                           | 200.00   |

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Form B6D (12/03)

| In re | Thomas George Golightly, |         | Case No. |  |
|-------|--------------------------|---------|----------|--|
|       | Cheryl Butts Golightly   |         |          |  |
| _     |                          | Debtors |          |  |

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

|   |  |                        | 1   |      |              |            |  |                                |  |  |
|---|--|------------------------|---|------|--------------|------------|--|--------------------------------|--|--|
| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR                               | Hu<br>H<br>W<br>J<br>C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND MARKET VALUE  OF PROPERTY  SUBJECT TO LIEN | COZH | UNLIQUIDATED | D I SPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION IF<br>ANY |  |  |
| Account No.   |  |                        |   | Т    | E            |            |  |                                |  |  |
|   |  |                        |   |      | D            |            |  |                                |  |  |
|   |  |                        | Value \$  |      |              |            |  |                                |  |  |
| Account No.   |  |                        | Value \$  |      |              |            |  |                                |  |  |
| Account No.   |  |                        | Value \$  |      |              |            |  |                                |  |  |
| Account No.   |  |                        | Value \$  |      |              |            |  |                                |  |  |
| •   |  |                        | S   | ubt  | ota          | 1          |  |                                |  |  |
| continuation sheets attached  |  |                        | (Total of th  |      |              |            |  |                                |  |  |
|   | Total (Report on Summary of Schedules) |                        |   |      |              |            |  |                                |  |  |

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Form B6E (12/03)

| In re | Thomas George Golightly, | Case No |
|-------|--------------------------|---------|
|       | Cheryl Butts Golightly   |         |

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
 TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
 □ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to 4.650 per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 $\square$  Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| _ |              |        |          |
|---|--------------|--------|----------|
| 0 | continuation | sheets | attached |

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Form B6F (12/03)

| In re | Thomas George Golightly, |         | Case No. |  |
|-------|--------------------------|---------|----------|--|
|       | Cheryl Butts Golightly   |         |          |  |
| _     |                          | Debtors |          |  |

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,  | C        | Нι          | sband, Wife, Joint, or Community | C          | U         | D           |                 |
|---|----------|-------------|----------------------------------|------------|-----------|-------------|-----------------|
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)                                | CODEBTOR | C<br>A<br>H |                                  |            | -0-CD-LZC | S P U T E D | AMOUNT OF CLAIM |
| Account No. PT28CF6   |          |             | 2001                             | <b>■</b> ₹ | T<br>E    |             |                 |
| Alltel Communications<br>C/O Superior Asset Management<br>Box 4339<br>Fort Walton Beach, FL 32549                   |          | W           | Merchandise                      | _          | ED        |             | 165.00          |
| Account No. Multiple  |          |             | 2003                             |            | t         |             |                 |
| America On Line<br>Box 60001<br>Tampa, FL 33660   |          | W           | Services                         |            |           |             |                 |
|   |          |             |                                  |            |           |             | 500.00          |
| Account No. AAR9116  Anesthesia Associates of Richmond Inc Suite 410 7130 Glen Forest Drive Suit Richmond, VA 23226 |          | н           | 2003<br>Medical Bill             |            |           |             |                 |
|   |          |             |                                  |            |           |             | 260.00          |
| Account No. 95041566  Babys First Book Club C/O Eastern Collection Corp 1626 Locust Avenue Bohemia, NY 11716        |          | w           | 2002<br>Merchandise              |            |           |             |                 |
| ·   |          |             |                                  |            |           |             | 12.00           |
| <b>6</b> continuation sheets attached   |          | •           | (Total o                         | Sub        |           |             | 937.00          |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME,   | C        | Hu          | sband, Wife, Joint, or Community  | Ç          | U             | P               | )   |                 |
|--|----------|-------------|---|------------|---------------|-----------------|-----|-----------------|
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | C<br>A<br>M | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | NL I QU I DAT | D I S P U T E D | - 1 | AMOUNT OF CLAIM |
| Account No. 378127   |          |             | 1999-2001   | ן ד        | T<br>E<br>D   |                 | Γ   |                 |
| Bank of Southside<br>6401 Courthouse Road<br>Prince George, VA 23875           |          | J           | Unknown   |            | D             |                 |     | 1,000.00        |
| Account No. <b>0004746</b>   |          |             | 2003  |            | T             | T               | T   |                 |
| Brighter Vision<br>Box 9038<br>Buffalo, NY 14269                               |          | w           | Merchandise   |            |               |                 |     | 16.00           |
| Account No. 4121-7422-5768-5555  |          |             | 1996-2003   |            | Г             | Ī               | T   |                 |
| Capital One<br>Box 26074<br>Richmond, VA 23260                                 |          | w           | Credit Card   |            |               |                 |     | 5,000.00        |
| Account No. 4121-7420-4805-7056  | T        |             | 1999-2003   |            | T             | T               | †   |                 |
| Capital One<br>Box 26074<br>Richmond, VA 23260                                 |          | н           | Credit Card   |            |               |                 |     | 800.00          |
| Account No. 230254442  |          |             | 1999-2004   |            | Π             | T               | †   |                 |
| Direct Loans Servicing Center<br>Box 4609<br>Utica, NY 13504                   |          | w           | Loan  |            |               |                 |     | 6,000.00        |
| Sheet no1 of _6 sheets attached to Schedule of                                 |          |             |   |            | tota          |                 |     | 12,816.00       |
| Creditors Holding Unsecured Nonpriority Claims                                 |          |             | (Total of t   | his        | pag           | ze)             | ) I | 12,010.00       |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME,   | C        | Hu               | sband, Wife, Joint, or Community  |            | U           | P               | )   |                 |
|--|----------|------------------|---|------------|-------------|-----------------|-----|-----------------|
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)           | CODEBTOR | A<br>A<br>A<br>H | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | LIQUIDAT    | D I S P U T E D | - 1 | AMOUNT OF CLAIM |
| Account No. 227216834  |          |                  | 2000-2003   | ٦          | T<br>E<br>D |                 | Γ   |                 |
| District 19 Community Svcs Brd<br>20 West Bank Street<br>Suite 2<br>Petersburg, VA 23803 |          | н                | Medical Bill  |            | D           |                 |     | 110.00          |
| Account No. Multiple   |          |                  | 2003  |            | Г           | Г               | T   |                 |
| Food Lion<br>C/O Trebor O. Melick<br>Box 2085<br>Chesapeake, VA 23327                    |          | J                | Bad Check   |            |             |                 |     | 200.00          |
| Account No.  | ┢        |                  | 1991  | +          | ╀           | +               | +   |                 |
| Ford Motor Credit Company<br>Box 93000<br>Philadelphia, PA 19193                         |          | н                | Repossessed 1991 Ford Festiva   |            |             |                 |     | 9,000.00        |
| Account No. 4483207505   | T        |                  | 2003  | +          | T           | T               | T   |                 |
| Henrico Doctors Hospital-00448<br>Box 31172<br>Tampa, FL 33631                           |          | Н                | Medical Bill  |            |             |                 |     | 412.00          |
| Account No. <b>CG8892797024573</b>   | ╁        |                  | 1995-2006   | +          | +           | +               | +   |                 |
| JC Penney<br>Box 981131<br>El Paso, TX 79998   |          | w                | Credit Card   |            |             |                 |     | 300.00          |
| Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of                            |          |                  |   | Sub        | tota        | al              | Ţ   | 10,022.00       |
| Creditors Holding Unsecured Nonpriority Claims   |          |                  | (Total of   | this       | pas         | ge)             | ı۱  | 10,022.00       |

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| In re | Thomas George Golightly, | Ca | ase No |
|-------|--------------------------|----|--------|
|       | Cheryl Butts Golightly   |    |        |

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

|  |          |             |   |            |              |                | _   |                 |
|--|----------|-------------|---|------------|--------------|----------------|-----|-----------------|
| CREDITOR'S NAME,   | C        | Hu          | sband, Wife, Joint, or Community  |            | U            | P              | ,   |                 |
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | C<br>A<br>M | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | L I QU I DAT | D I S P UT E D | !   | AMOUNT OF CLAIM |
| Account No. Multiple   |          |             | 1998-2004   | ]⊤         | T<br>E<br>D  |                | Γ   |                 |
| John Randolph Medical Center<br>Box 13620<br>Richmond, VA 23225                |          | J           | Medical Bill  |            | D            |                |     | 18,000.00       |
| Account No. <b>790498695</b>   |          |             | 1996-2004   | Т          | Π            | Π              | T   |                 |
| Lane Bryant<br>Box 182118<br>Columbus, OH 43218                                |          | w           | Credit Card   |            |              |                |     | 666.00          |
| Account No. <b>414217</b>  | ╀        | -           | 2001  | ╀          | ⊬            | ╀              | +   |                 |
| Life Watch/CCR<br>Box 24475<br>Cleveland, OH 44124                             |          | w           | Medical Bill  |            |              |                |     | 130.00          |
| Account No. 2FA21872   |          |             | 2000-2004   | T          | T            | T              | Ť   |                 |
| MCI Communications<br>C/O Park Dansan<br>Box 248<br>Gastonia, NC 28053         |          | w           | Services  |            |              |                |     | 50.00           |
| Account No. Multiple   |          |             | 1995-2004   | T          | T            | T              | †   |                 |
| MCV<br>Box 26728<br>Richmond, VA 23261   |          | J           | Medical Bill  |            |              |                |     | 10,000.00       |
| Sheet no3 of _6 sheets attached to Schedule of                                 |          |             |   | Subt       | tota         | ıl             |     | 28,846.00       |
| Creditors Holding Unsecured Nonpriority Claims                                 |          |             | (Total of t   | his        | pag          | ze)            | , L | 20,040.00       |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | Hu<br>H<br>W<br>J<br>C | IS SUBJECT TO SETOFF, SO STATE. | N      | UNLIQUIDAT | T<br>F | AMOUNT OF CLAIM |
|---|----------|------------------------|---------------------------------|--------|------------|--------|-----------------|
| Account No. <b>5345Q968240</b>  | 1        |                        | 2003                            | '      | Ė          |        |                 |
| Nationwide Insurance<br>C/O Credit Collections<br>Box 9134<br>Needham Heights, MA 02494         |          | w                      | Insurance                       |        |            |        | 129.00          |
| Account No.   | T        |                        | 1996-2004                       | $\Box$ |            |        |                 |
| Providian National Bank<br>Box 078<br>Houston, TX 77252   |          | w                      | Credit Card                     |        |            |        |                 |
|   |          |                        |                                 |        |            |        | 900.00          |
| Account No. 4479-4701-0063-0325  Providian National Bank Box 078 Houston, TX 77252              | -        | н                      | 2003<br>Credit Card             |        |            |        | 727.00          |
| Account No. 000000009001169110  |          |                        | 1996-2004                       | П      |            |        |                 |
| Reeds<br>C/O Asset Acceptance<br>Box 44426<br>Baltimore, MD 21206                               |          | w                      | Merchandise                     |        |            |        | 700.00          |
| Account No.   | T        | H                      | 2001                            | $\top$ | T          | T      |                 |
| RSHT<br>9325-C Midlothian<br>Richmond, VA 23235   |          | w                      | Loan                            |        |            |        | 16.00           |
| Sheet no4 of6 sheets attached to Schedule of  | _        |                        | <u> </u>                        | Subt   | ota        | ıl     |                 |
| Creditors Holding Unsecured Nonpriority Claims  |          |                        | (Total of t                     |        |            |        | 2,472.00        |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME,   | C             | Нι          | sband, Wife, Joint, or Community  | S          | U            | P       |                 |
|--|---------------|-------------|---|------------|--------------|---------|-----------------|
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | O D E B T O R | C<br>J<br>M | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UZLLQULDAFED | ISPUTED | AMOUNT OF CLAIM |
| Account No.  |               |             | 1995-2004   | T          | E            |         |                 |
| Sears<br>Bankruptcy Recovery<br>P. O. Box 3671<br>Des Moines, IA 50322-0674    |               | w           | Credit Card   |            | D            |         | 6,000.00        |
| Account No. 90090398245590   |               |             | 1994-2001   |            |              |         |                 |
| Target<br>C/O Asset Acceptance<br>Box 3140<br>Center Line, MI 48015            |               | w           | Credit Card   |            |              |         | 700.00          |
| Account No. <b>8696010010231984</b>  |               | H           | 2003-2004   | T          |              |         |                 |
| Tele Media Cable Co<br>2033 Whitehill Drive<br>Petersburg, VA 23804            |               | w           | Services  |            |              |         | 109.00          |
| Account No. <b>2075115</b>   |               | T           | 2002-2003   |            |              |         |                 |
| US Sprint<br>C/O RMA<br>4360 Northeast Expressway<br>Atlanta, GA 30340         |               | w           | Services  |            |              |         | 80.00           |
| Account No. Multiple   | T             | T           | 2002-2004   |            |              |         |                 |
| Verizon<br>C/O Credit Plus<br>2491 Paxton Street<br>Harrisburg, PA 17111       |               | J           | Services  |            |              |         | 800.00          |
| Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of                  |               |             |   | Sub        | ota          | 1       | 7,689.00        |
| Creditors Holding Unsecured Nonpriority Claims                                 |               |             | (Total of t   | his        | pag          | e)      | 7,009.00        |

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| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

|  | 1.        | _           |   | Τ.          |                  | -           | 1               |
|--|-----------|-------------|---|-------------|------------------|-------------|-----------------|
| CREDITOR'S NAME,   | CO        | Hu          | sband, Wife, Joint, or Community  |             | N                | D           |                 |
| AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER | D E B T O | H<br>W<br>J | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONHING     | DZJ_QD_          | I S P U T E | AMOUNT OF CLAIM |
| (See instructions.)  | R         | С           | is sebsect to seroit, so sixte.   | G<br>E<br>N | ח                |             |                 |
| Account No. Multiple   | ┪         | H           | 2003  | d N T       | A<br>T<br>E<br>D |             |                 |
| Account 140. Manapie   | 1         |             | Judgement Medical Bill  |             | E                |             |                 |
| Virginia Cardiovascular  | ı         |             | - Cadgement Medical Sin   |             |                  | t           | 1               |
|  | ı         | J           |   |             |                  |             |                 |
| C/O Chaplain, Papa & Gonet<br>406 West Broad Street              | ı         | ٦           |   |             |                  |             |                 |
| Richmond, VA 23220   | ı         |             |   |             |                  |             |                 |
| Richiniona, VA 23220   | ı         |             |   |             |                  |             | 4 000 00        |
|  | ı         |             |   |             |                  |             | 1,200.00        |
| Account No. 230007-204997  | 1         |             | 2003  | T           |                  |             |                 |
|  | 1         |             | Services  |             |                  |             |                 |
| Virginia Emergency Physicians                                    | ı         |             |   |             |                  |             |                 |
| C/O Neighbor Care  | ı         | w           |   |             |                  |             |                 |
| Box 1170   | ı         | -           |   |             |                  |             |                 |
| Fairfax, VA 22030  | ı         |             |   |             |                  |             |                 |
| 1 alliax, VA 22030   | ı         |             |   |             |                  |             | 454.00          |
|  | ı         |             |   |             |                  |             | 154.00          |
| Account No. Multiple   |           |             | 1996-2004   |             |                  |             |                 |
|  | 1         |             | Unknown   |             |                  |             |                 |
| Wachovia   | ı         |             |   |             |                  |             |                 |
| C/O RMA  | ı         | J           |   |             |                  |             |                 |
| 802 East Martintown Suite 201                                    | ı         |             |   |             |                  |             |                 |
| North Augusta, SC 29841  | ı         |             |   |             |                  |             |                 |
| North Augusta, 3C 29041  | ı         |             |   |             |                  |             | 4 500 00        |
|  | ı         |             |   |             |                  |             | 1,500.00        |
| Account No. 37022803785102                                       | T         |             | 2002  |             |                  |             |                 |
|  | 1         |             | Bad Check   |             |                  |             |                 |
| Wal Mart   | ı         |             |   |             |                  |             |                 |
| C/O TRS  | ı         | w           |   |             |                  |             |                 |
| Box 17450  | ı         |             |   |             |                  |             |                 |
| Denver, CO 80217   | ı         |             |   |             |                  |             |                 |
| 30   | ı         |             |   |             |                  |             | 38.00           |
|  | ┸         |             |   |             |                  |             | 30.00           |
| Account No. VA01200620654  | ı         |             | 1998-2004   |             |                  |             |                 |
|  | 1         |             | Loan  |             |                  |             |                 |
| Washington Mutual Finance  | I         |             |   |             |                  | 1           |                 |
| 798 Southpark Boulevard  | ı         | J           |   |             |                  |             |                 |
| Suite 30   | ı         |             |   |             |                  |             |                 |
| Colonial Heights, VA 23834                                       | ı         |             |   |             |                  |             |                 |
|  | ı         |             |   |             |                  |             | 1,200.00        |
|  |           |             |   |             | L                |             | .,              |
| Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of    |           |             | :   | Sub         | tota             | ıl          | 4 000 00        |
| Creditors Holding Unsecured Nonpriority Claims                   |           |             | (Total of t   | his         | pag              | ge)         | 4,092.00        |
|  |           |             |   |             | _                |             |                 |
|  |           |             | <i>a</i>  |             | ota              |             | 66,874.00       |
|  |           |             | (Report on Summary of Se  | chec        | iule             | es)         | 00,07 4.00      |

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| In re | Thomas George Golightly,<br>Cheryl Butts Golightly | Case No |  |
|-------|--|---------|--|
| _     |  | Debtors |  |

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 04-33522-DOT Doc 1 Filed 04/09/04 Entered 04/09/04 10:30:53 Desc Main Document Page 20 of 38

| In re          | Thomas George Golightly,   | Case No.  |
|----------------|--|---|
|                | Cheryl Butts Golightly   |   |
| •              |  | Debtors   |
|                | SCHEDULE   | H. CODEBTORS  |
| debto<br>repor | or in the schedules of creditors. Include all guarantors and co-sign | y, other than a spouse in a joint case, that is also liable on any debts listed by ers. In community property states, a married debtor not filing a joint case should dule. Include all names used by the nondebtor spouse during the six years |

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Form B6I (12/03)

| In re | Thomas George Golightly, | Case No. |
|-------|--------------------------|----------|
|       | Cheryl Butts Golightly   |          |

Debtors

#### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| whether or not a joint petition          | on is filed, unless the spouses are separated and a joint petit | ion is not           | filed.             |            |               |
|--|---|----------------------|--------------------|------------|---------------|
| Debtor's Marital Status:                 | DEPENDENTS OF DEB   | TOR AND              | SPOUSE             |            |               |
| Married                                  | RELATIONSHIP Daughter Daughter Daughter Daughter                | AGI<br>1<br>10<br>12 | 3                  |            |               |
| EMPLOYMENT:                              | DEBTOR  | l                    | SPOUSI             | Ξ          |               |
| Occupation Pa                            | cker  |                      | ,                  |            |               |
|  | chaels Textiles   |                      | 1                  |            |               |
|  | Months  |                      |                    |            |               |
| Address of Employer 22                   | 5 Hinton Street   |                      | ,                  |            |               |
| Pe                                       | etersburg, VA 23803   |                      |                    |            |               |
| INCOME: (Estimate of a                   | average monthly income)   |                      | DEBTOR             |            | SPOUSE        |
| Current monthly gross wa                 | ges, salary, and commissions (pro rate if not paid monthly      | y) \$                | 1,300.00           | \$         | 0.00          |
| Estimated monthly overting               | ne  | \$                   | 0.00               | \$         | 0.00          |
| SUBTOTAL                                 |   | \$                   | 1,300.00           | \$         | 0.00          |
| LESS PAYROLL DE                          | DUCTIONS  |                      |                    |            |               |
| a. Payroll taxes and so                  | ocial security  | \$                   | 286.00             | \$         | 0.00          |
| b. Insurance                             |   | \$                   | 24.67              | \$         | 0.00          |
| c. Union dues                            |   | \$                   | 0.00               | \$         | 0.00          |
| d. Other (Specify)                       |   | \$                   | 0.00               | \$         | 0.00          |
|  |   | \$                   | 0.00               |            | 0.00          |
|  | ROLL DEDUCTIONS   | \$                   | 310.67             | \$         | 0.00          |
| TOTAL NET MONTHLY                        | TAKE HOME PAY   | \$                   | 989.33             | \$         | 0.00          |
| -  | ration of business or profession or farm (attach detailed       |                      |                    |            |               |
| ,  |   | \$                   | 0.00               | \$         | 0.00          |
|  | ′   | \$                   | 0.00               | \$         | 0.00          |
|  |   | \$                   | 0.00               | \$         | 0.00          |
|  | support payments payable to the debtor for the debtor's us      |                      | 0.00               | ¢.         | 02.00         |
| _  | d above   | \$                   | 0.00               | <b>э</b>   | 83.00         |
| Social security or other go<br>(Specify) |   | \$                   | 0.00               | \$         | 0.00          |
| (Specify)                                |   | \$ <u></u>           | 0.00               | \$ <u></u> | 0.00          |
| Pension or retirement inco               | ome   | \$                   | 0.00               | \$         | 0.00          |
| Other monthly income                     |   | -                    | <u> </u>           |            |               |
| (C:f)                                    |   | \$                   | 0.00               | \$         | 0.00          |
|  |   | _\$                  | 0.00               | \$         | 0.00          |
| TOTAL MONTHLY INC                        | OME   | \$                   | 989.33             | \$         | 83.00         |
| TOTAL COMBINED MO                        | NTHLY INCOME \$ <u>1,072.33</u>                                 | (I                   | Report also on Sun | nmary      | of Schedules) |

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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| Thomas George Golightly, Cheryl Butts Golightly  | Case No.   |
|--|--|
| Debtors  | ,  |
| SCHEDULE J. CURRENT EXPENDITURES OF  | INDIVIDUAL DEBTOR(S)   |
| Complete this schedule by estimating the average monthly expenses of the de-   | ebtor and the debtor's family. Pro rate any pa   |
| ade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.   |  |
| Check this box if a joint petition is filed and debtor's spouse maintains a se expenditures labeled "Spouse."  | eparate household. Complete a separate sche  |
| tent or home mortgage payment (include lot rented for mobile home)   | \$ <u>80.00</u>  |
| Are real estate taxes included? Yes NoX  |  |
| s property insurance included? Yes NoX   |  |
| Utilities: Electricity and heating fuel  |  |
| Water and sewer  |  |
| Telephone  |  |
| OtherCable   | \$ <b>60.00</b>  |
| Home maintenance (repairs and upkeep)  |  |
| Food   | •  |
| Clothing   | The state of the s |
| Laundry and dry cleaning   |  |
| Medical and dental expenses  |  |
| Transportation (not including car payments)  |  |
| Recreation, clubs and entertainment, newspapers, magazines, etc  |  |
| Charitable contributions   |  |
| Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's   | \$   |
| Life   | · · · · · · · · · · · · · · · · · · ·  |
| Health   |  |
| Auto   |  |
| Other  |  |
| (Specify)  | \$ 0.00  |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be in   | ncluded in the plan.)  |
| Auto   |  |
| Other Student Loan Other Storage Unit  |  |
| Other Storage Unit Other   | \$ 40.00   |
| Alimony, maintenance, and support paid to others   |  |
|  |  |
|  |  |
| Payments for support of additional dependents not living at your home  | ed statement) \$ 0.00  |
| Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detaile |  |
| Payments for support of additional dependents not living at your home  | \$0.00   |

(interval)

D. Total amount to be paid into plan each \_\_\_\_\_

N/A

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#### United States Bankruptcy Court Eastern District of Virginia

| Thomas George Golightly Cheryl Butts Golightly |           | Case No.               |                                 |                                 |
|--|-----------|------------------------|---------------------------------|---------------------------------|
|  | Debtor(s) | Chapter                | 7                               |                                 |
|  |           | Cheryl Butts Golightly | Cheryl Butts Golightly Case No. | Cheryl Butts Golightly Case No. |

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:sheets">20</a> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

| Date | April 9, 2004 | Signature | /s/ Thomas George Golightly Thomas George Golightly Debtor |   |
|------|---------------|-----------|--|---|
| Date | April 9, 2004 | Signature | /s/ Cheryl Butts Golightly                                 |   |
|      |               |           | Cheryl Butts Golightly Joint Debtor                        | • |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

#### United States Bankruptcy Court Eastern District of Virginia

| In re | Thomas George Golightly Cheryl Butts Golightly |           | Case No. |   |   |
|-------|--|-----------|----------|---|---|
|       |  | Debtor(s) | Chapter  | 7 | _ |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT<br><b>\$2,751.00</b> | SOURCE (if more than one) Michaels Textiles 2004            |
|-----------------------------|---|
| \$19,282.00                 | Carrols Food, Unistaff, Labor Ready, Michaels Textiles 2003 |
| \$20,357.00                 | Carrols Food 2002   |
| \$3,067.00                  | Wal Mart, Family Care 2003                                  |
| \$1,103.00                  | Wal Mart, Family Care 2002                                  |

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$249.00 Child Support 2004 \$730.00 Child Support 2003 \$1,000.00 Child Support 2002

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or

not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Virginia Cardiovascular versus Cheryl N. Golightly

NATURE OF PROCEEDING

Warrant in Debt

COURT OR AGENCY
AND LOCATION
Chesterfield General District
Court
9500 Courthouse Road
Chesterfield, VA 23832
STATUS OR
DISPOSITION
Unknown
Court

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

2

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ford Motor Credit Company Box 93000 Philadelphia, PA 19193 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 1991

DESCRIPTION AND VALUE OF PROPERTY
1991 Ford Festiva \$9,000.00

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Richard F. Papcun, P.C. 625 Southpark Boulevard Colonial Heights, VA 23834 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/20/04; 4/08/04 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

14204 Pole Run Road Thomas G. & Cheryl B. Golightly Unknown

Disputanta, VA

409 Mulberry Thomas G. & Cheryl B. Golightly Unknown Petersburg, VA 23803

14605 Pole Run Road Thomas G. & Cheryl B. Golightly Unknown

Disputanta, VA

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME

TAXPAYER
I.D. NO. (EIN) ADDRESS

NATURE OF BUSINESS

DATES

None
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | April 9, 2004 | Signature | Isl Thomas George Golightly Thomas George Golightly Debtor     |  |
|------|---------------|-----------|--|--|
| Date | April 9, 2004 | Signature | /s/ Cheryl Butts Golightly Cheryl Butts Golightly Loint Debtor |  |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (12/03)

**Thomas George Golightly** 

Description

Property

-NÔNÉ-

## **United States Bankruptcy Court Eastern District of Virginia**

| Ir | re Cheryl Butts Golightly                           |                                      | Case No.          |              |              |  |
|----|---|--------------------------------------|-------------------|--------------|--------------|--|
|    |   | Debtor(s)                            | Chapter           | 7            |              |  |
|    | CHAPTER 7 INDIVIDU                                  | JAL DEBTOR'S STATEME                 | ENT OF INTE       | ENTION       |              |  |
| 1. | I have filed a schedule of assets and liabilities v | which includes consumer debts secur  | ed by property of | the estate.  |              |  |
| 2. | I intend to do the following with respect to the    | property of the estate which secures | those consumer d  | lebts:       |              |  |
|    | a. Property to Be Surrendered.                      |                                      |                   |              |              |  |
|    | Description of Property -NONE-                      | Creditor's na                        | me                |              |              |  |
|    | b. Property to Be Retained                          |                                      | [Check any ap     | plicable sta | tement.]     |  |
|    |   |                                      | Prope             | erty will be | Debt will be |  |

Property is

claimed as

exempt

redeemed

pursuant to 11

U.S.C. § 722

reaffirmed

pursuant to 11

U.S.C. § 524(c)

Date April 9, 2004

Signature /s/ Thomas George Golightly
Thomas George Golightly
Debtor

Date April 9, 2004

Signature /s/ Cheryl Butts Golightly
Cheryl Butts Golightly

Joint Debtor

Creditor's

Name

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Form B203

1.

2

3.

4

5.

6

2003 USBC, Eastern District of Virginia

#### **United States Bankruptcy Court** Eastern District of Virginia

| In re  | Thomas George Golightly Cheryl Butts Golightly  | Case No.  |                                     |
|--------|---|---|-------------------------------------|
|        | Debtor(s)   | Chapter   | 7                                   |
|        | DISCLOSURE OF COMPENSATION OF ATT   | ORNEY FOR DE                                    | EBTOR(S)                            |
| (      | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I compensation paid to me, for services rendered or to be rendered on behalf of the bankruptcy case is as follows:   |   |                                     |
|        | For legal services, I have agreed to accept   | \$  | 590.00                              |
|        | Prior to the filing of this statement I have received   | \$  | 590.00                              |
|        | Balance Due   | \$  | 0.00                                |
| . :    | \$  |   |                                     |
|        | The source of the compensation paid to me was:  |   |                                     |
|        | $\blacksquare  \text{Debtor}   \Box  \text{Other} \left( specify \right)$   |   |                                     |
|        | The source of compensation to be paid to me is:   |   |                                     |
|        | ■ Debtor $\square$ Other (specify)  |   |                                     |
|        | ■ I have not agreed to share the above-disclosed compensation with any other personal lates and the share the above-disclosed compensation with any other personal lates.   | son unless they are mem                         | bers and associates of my law firm. |
|        | ☐ I have agreed to share the above-disclosed compensation with a person or persopy of the agreement, together with a list of the names of the people sharing in   |   |                                     |
| i<br>1 | In return for the above-disclosed fee, I have agreed to render legal service for all aspa. Analysis of the debtor's financial situation, and rendering advice to the debtor in b. Preparation and filing of any petition, schedules, statement of affairs and plan who. Other provisions as needed: | determining whether to<br>nich may be required; | file a petition in bankruptcy;      |
|        | c. Representation of the debtor at the meeting of creditors and   | confirmation hearin                             | g                                   |
| . ]    | By agreement with the debtor(s), the above-disclosed fee does not include the follow  |   | ummente, representation in          |

amendments to bankruptcy petition; 341a hearing continuances or adjournments; representation in dischargeability actions, judicial lien avoidance, contempt actions against creditors, or other hearings of any kind whatsoever, detinue actions including, but not limited to, unusual garnishment actions where the creditor refuses to give back the garnished funds, appeals to a higher court, etc.

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Form B203

2003 USBC, Eastern District of Virginia

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

| April 9, 2004 | /s/ Richard F. Papcun 7445         |
|---------------|------------------------------------|
| Date          | Richard F. Papcun 7445             |
|               | Signature of Attorney              |
|               | Richard F. Papcun, P.C.            |
|               | Name of Law Firm                   |
|               | 625 Southpark Boulevard            |
|               | Colonial Heights, VA 23834         |
|               | (804) 520-0100 Fax: (804) 520-5194 |

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$1,500 (For all Cases Filed on or after 1/1/2003) NOTICE TO DEBTOR(S) AND STANDING TRUSTEE **PURSUANT TO LBR 2016-1(C)(5)** 

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(5)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

### PROOF OF SERVICE The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Local Bankruptcy Rules 2016-1(C)(5)(a) and 2002-1(D)(1)(f), by first-class mail or electronically. Date Signature of Attorney

## **United States Bankruptcy Court Eastern District of Virginia**

| In re | Thomas George Golightly, |              | Case No. |   |  |
|-------|--------------------------|--------------|----------|---|--|
|       | Cheryl Butts Golightly   |              |          |   |  |
| _     |                          | ,<br>Debtors | Chapter  | 7 |  |

#### **DECLARATION OF DIVISIONAL VENUE**

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

| Alexandria Division Cities: | Richmond Division Cities:  | Norfolk Division Cities:                        | Newport News Division Cities: |
|-----------------------------|--|---|-------------------------------|
| ☐ Alexandria-510            | ☐ Richmond (city)-760  | ☐ Norfolk-710                                   | ☐ Newport News-700            |
| ☐ Fairfax-600               | ☐ Colonial Heights-570   | ☐ Cape Charles-535                              | ☐ Hampton-650                 |
| ☐ Falls Church-610          | ☐ Emporia-595  | ☐ Chesapeake-550                                | ☐ Poquoson-735                |
| ☐ Manassas-683              | ☐ Fredericksburg-630   | ☐ Franklin-620                                  | ☐ Williamsburg-830            |
| ☐ Manassas Park-685         | ■ Hopewell-670   | ☐ Portsmouth-740                                | <b>Counties:</b>              |
| <b>Counties:</b>            | ☐ Petersburg-730   | ☐ Suffolk-800                                   | ☐ Gloucester-073              |
| ☐ Arlington-013             | <b>Counties:</b>   | ☐ Virginia Beach-810                            | ☐ James City-095              |
| ☐ Fairfax-059               | ☐ Amelia-007   | <b>Counties:</b>                                | ☐ Mathews-115                 |
| ☐ Fauquier-061              | ☐ Brunswick-025  | ☐ Accomack-001                                  | ☐ York-199                    |
| ☐ Loudoun-107               | ☐ Caroline-033   | ☐ Isle of Wight-093                             |                               |
| ☐ Prince William-153        | ☐ Charles City-036   | ☐ Northampton-131                               |                               |
| ☐ Stafford-179              | ☐ Chesterfield-041   | ☐ Southampton-175                               |                               |
|                             | ☐ Dinwiddie-053  |   |                               |
|                             | ☐ Essex-057  |   |                               |
|                             | ☐ Goochland-075  |   |                               |
|                             | ☐ Greensville-081  |   |                               |
|                             | ☐ Hanover-085  |   |                               |
|                             | ☐ Henrico-087  |   |                               |
|                             | ☐ King and Queen-097   |   |                               |
|                             | ☐ King George-099  |   |                               |
|                             | ☐ King William-101   |   |                               |
|                             | ☐ Lancaster-103  |   |                               |
|                             | ☐ Lunenburg-111  |   |                               |
|                             | ☐ Mecklenburg-117  |   |                               |
|                             | ☐ Middlesex-119  |   |                               |
|                             | ☐ New Kent-127   |   |                               |
|                             | ☐ Northumberland-133   | Date: April 9, 2004                             |                               |
|                             | □ Nottoway-135   | Date: April 9, 2004                             | <del></del>                   |
|                             | ☐ Powhatan-145   |   |                               |
|                             | ☐ Prince Edward-147  |   |                               |
|                             | ☐ Prince George-149  | /s/ Richard F. Papcun 74                        | 445                           |
|                             | ☐ Richmond (county)-159  |   |                               |
|                             | ☐ Spotsylvania-177   | Signature of Attorney<br>Richard F. Papcun 7445 |                               |
|                             | ☐ Surry-181  | Monara I . I apouli 1440                        | •                             |
|                             | ☐ Sussex-183   |   |                               |
|                             | ☐ Westmoreland-193   |   |                               |
|                             | e concerning debtor's affiliate,<br>ship pending in this Division. |   |                               |

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# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. *Court employees are prohibited from giving you legal advice*.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee and \$15 Trustee fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and use the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### CLERK OF COURT

|             |   | ACKNOWLEDGMENT              |
|-------------|---|-----------------------------|
| I, the debt | tor, affirm that I have read this notice. |                             |
| Dated:      | April 9, 2004                             | /s/ Thomas George Golightly |
|             |   | Debtor                      |
|             |   | /s/ Cheryl Butts Golightly  |
|             |   | Joint Debtor (if any)       |

[ver. 9/03 b201]

Alltel Communications C/O Superior Asset Management Box 4339 Fort Walton Beach, FL 32549

America On Line Box 60001 Tampa, FL 33660

Anesthesia Associates of Richmond Inc Suite 410 7130 Glen Forest Drive Suit Richmond, VA 23226

Babys First Book Club C/O Eastern Collection Corp 1626 Locust Avenue Bohemia, NY 11716

Bank of Southside 6401 Courthouse Road Prince George, VA 23875

Brighter Vision Box 9038 Buffalo, NY 14269

Capital One Box 26074 Richmond, VA 23260

Direct Loans Servicing Center Box 4609 Utica, NY 13504

District 19 Community Svcs Brd 20 West Bank Street Suite 2 Petersburg, VA 23803

Food Lion C/O Trebor O. Melick Box 2085 Chesapeake, VA 23327 Ford Motor Credit Company Box 93000 Philadelphia, PA 19193

Henrico Doctors Hospital-00448 Box 31172 Tampa, FL 33631

JC Penney Box 981131 El Paso, TX 79998

John Randolph Medical Center Box 13620 Richmond, VA 23225

Lane Bryant Box 182118 Columbus, OH 43218

Life Watch/CCR Box 24475 Cleveland, OH 44124

MCI Communications C/O Park Dansan Box 248 Gastonia, NC 28053

MCV Box 26728 Richmond, VA 23261

Nationwide Insurance C/O Credit Collections Box 9134 Needham Heights, MA 02494

Providian National Bank Box 078 Houston, TX 77252 Reeds C/O Asset Acceptance Box 44426 Baltimore, MD 21206

RSHT 9325-C Midlothian Richmond, VA 23235

Sears
Bankruptcy Recovery
P. O. Box 3671
Des Moines, IA 50322-0674

Target C/O Asset Acceptance Box 3140 Center Line, MI 48015

Tele Media Cable Co 2033 Whitehill Drive Petersburg, VA 23804

US Sprint C/O RMA 4360 Northeast Expressway Atlanta, GA 30340

Verizon C/O Credit Plus 2491 Paxton Street Harrisburg, PA 17111

Virginia Cardiovascular C/O Chaplain, Papa & Gonet 406 West Broad Street Richmond, VA 23220

Virginia Emergency Physicians C/O Neighbor Care Box 1170 Fairfax, VA 22030 Wachovia C/O RMA 802 East Martintown Suite 201 North Augusta, SC 29841

Wal Mart C/O TRS Box 17450 Denver, CO 80217

Washington Mutual Finance 798 Southpark Boulevard Suite 30 Colonial Heights, VA 23834

United States Trustee 600 East Main Street Suite 301 Richmond, VA 23219